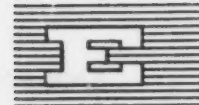


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PRIORITY THEMES

DEVELOPMENT: NEGATIVE EFFECTS OF THE INTERNATIONAL ECONOMIC SITUATION
ON THE IMPROVEMENT OF THE STATUS OF WOMEN

Report of the Secretary-General

SUMMARY

The economic conditions of the 1980s and many of the policies designed to redress them have had particularly negative effects on women in developing countries because the effects are transmitted through imbalance in the socio-economic structures that reflect or exacerbate pre-existing inequalities. Action to ameliorate these negative effects should focus on modifying structures so that they enhance women's ability to contribute to economic recovery and the sustained growth that is necessary to diminish poverty, facilitate sound development and support the evolution of more balanced national and international systems.

* E/CN.6/1990/1.

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INTRODUCTION

1. At its 1987 session, the Commission on the Status of Women designated the negative effects of the world economic situation on the improvement of the status of women as one of its priority themes under the objective of development for 1990, which were subsequently endorsed by the Economic and Social Council in its resolution 1987/24 of 26 May 1987. The approach of the present report was presented to the Commission at its thirty-third session in 1989 (E/CN.6/1989/CRP.3). The present report incorporates the findings of the Interregional Seminar on Women and the Economic Crisis, held at Vienna from 3 to 7 October 1988, as reported on in the 1989 World Survey on the Role of Women in Development, 1/ and various other parts of the 1989 World Survey. The discussions on the subject in the Second and Third Committees of the General Assembly at its forty-fourth session have also been taken into account.

CONCLUSIONS AND RECOMMENDATIONS

2. There is evidence that the impact of the combination of the world economic situation, often termed an economic crisis, and the various policies adopted to deal with it has been more severe on women in general and on certain groups of women. This is part of a wider process of economic change rooted in existing economic structures, which has been analysed in other United Nations forums. The causes of the specific vulnerability of certain groups to the economic changes may often be found in the unequal nature of the structures. This holds true for women: in effect, world economic developments are transmitted through socio-economic structures that reflect pre-existing inequalities between women and men and partially explain the specific effects on women. The International Seminar on Women and the Economic Crisis, however, concluded:

"The economic crisis, while having a negative impact on women in many respects, could provide an opportunity for rethinking approaches to development. The negative consequences can be avoided and improvements in the well-being of women and men can be achieved if the full potential of women to contribute to the development process is encouraged by government policies. The emphasis should not be on the negative aspects of the current crisis but more on the prospect that carefully thought out policies can lead to improved social and economic conditions. A long-term perspective, directed towards the year 2000 and beyond, is needed. ... The Nairobi Forward-looking Strategies for the Advancement of Women have particular significance in this context." 1/

3. The world economic situation has both short- and long-term dimensions. In the short run, policies seek to deal with immediate problems of foreign exchange flow, trade balances and private and public expenditure. Here, emphasis should be placed on aspects of women's status (access to education, health or employment) that have been affected negatively by policy measures, such as reduction in public expenditure and the subsequent deterioration in services, for which compensatory programmes must be designed. In addition, the actual role women have played in ameliorating the negative effects of the economic changes, by modifying their behaviour on the labour market or by increasing the amount of time they work at home, must be examined. In the longer run, the purpose of policies is to build a general economic structure, international and national, that works. Examining the role of women is one way of encouraging a successful long-term change by engaging the productive

capacity of half the population. Sensitivity to the relationship of economic policies and the status of women is an essential element of sound policy-making and planning.

4. In reviewing the situation, the Interregional Seminar suggested that "the focus of policies at both the national and international levels should be on the human dimension, in particular, the social and economic situation of women. The active participation of women in political, economic and social life at all levels should be an important part of plans and programmes to guarantee their rights. Women must be seen, however, not as an undivided whole but in terms of specific subgroups that are affected differently by both the crisis and the solutions." 1/

5. At the national level, a central feature of the economic crisis has been a rethinking of the role of the public sector and, generally, a reduction in available resources. While change is easier when there is growth in resources, even when resources are scarce a policy of allocating them according to priorities defined in terms of a long-term investment in the future of the economy and society would justify making sufficient resources available for the advancement of women. As the Interregional Seminar noted, "it is a national choice of what constitutes the best use of public resources. It is in this context that expenditure on defence and debt-servicing should be seen. If resources can be released from these, either by national action or international agreement, it should be possible to provide for programmes that will not only compensate for the negative effects of the crisis, but also constitute a human resource investment base. Constraints on resources need not preclude restructuring the economy in the interest of the equitable participation of all members of society." 1/

6. Planning and implementing adjustment and reforms should be undertaken with regard to both their immediate impact on women and the potential impact of women's contribution on the long-term solution of the underlying problems. Internal regeneration needs to be seen not just in terms of achieving a current account balance, but also in terms of the resulting growth of domestic product and opportunities for increasing income. It is important to look at expenditure for the advancement of women as a productive opportunity rather than a welfare issue.

7. Increasing the involvement of women in economic decision-making, which is currently very low, is essential. In general, efforts should be made to increase the number of women in economic decision-making positions, as well as to increase the number of women available for such positions by encouraging them to study economics. Policy implementation has to take into account all parties in economic decision-making and all levels at which public action takes place. Women need to be actively involved in labour unions, trade associations and economic institutions. When policy implementation is at the local governmental level, efforts must be made to ensure the participation of women, particularly where traditional practices have limited their participation. This can be particularly valuable in dealing with programmes, investments and infrastructure to improve the ability of rural women to raise food and generate income.

8. Strengthening national machinery for the advancement of women to deal with these issues is essential to making this possible. Training can provide national machinery with access to economic expertise, thus developing an institutional capacity to deal with economic issues and to mobilize the necessary information to present the case of women in an integrated and credible way to policy makers. Governments should ensure the participation of national

machinery in the early stages of policy formulation and implementation, including those involving bilateral and multilateral assistance agencies.

9. Investing in women as human resources requires intervention in the educational system. A review of the educational system in the context of retrenchment and reform should include improvements in girls' access to and use of that system to qualify them on an equal basis with boys for the kinds of jobs society will need. To the extent that the economic crisis has forced families to withdraw girls from schools or reduced society's perception of the value of education, policies should be adopted to provide incentives for girls to attend and stay in schools, pursue non-traditional careers and be reasonably assured that they will be able to use their education in future economic activities. In addition, efforts to extend literacy to adult women should be pursued as part of the economic reform.

10. The content and structure of educational programmes must be designed bearing in mind the employment structure of the future, especially the technologies that are expected to emerge in each country. Such programmes should be matched by an effort to retrain and educate women who are already in the labour force or involved in domestic activities. The programmes should include training in skills that would allow women to develop self-reliant economic activities, absorb new technologies and utilize economic, especially financial, institutions. This not only would equip women for more active and effective participation in the economy, a benefit to society in itself, but would also have a spill-over effect in improving the qualifications of future generations of girls and boys.

11. Policies can be adopted that will increase the number of women employed and improve the conditions under which women work. This especially applies to industries that are sources of growth and of foreign exchange earnings, such as electronics, and to those that are essential to societal subsistence, such as food production. Policies can be undertaken that use affirmative action to open up non-traditional occupations for women. More generally, education and training policies should encourage and prepare women to enter such industries and non-traditional occupations. The work of, for example, the International Trade Centre (United Nations Conference on Trade and Development/General Agreement on Tariffs and Trade) to promote the participation of women in trade development should be supported. In particular, support should be given to enterprise-level assistance and the design of women-oriented programmes in areas where major constraints to the equal participation of women in export-generating industries have been identified, such as in trade information, export financing, marketing management with an emphasis on product and market development, and human resource development in the trade sector.

12. It is necessary to explore ways for enterprises, the community and Governments to provide support to those caring for children and dependants, as this could generate employment for both women and men. Policies should be developed that provide women with flexible alternatives instead of forcing them to choose between domestic and economic responsibilities or closing off future opportunities for employment. In the formal sector, examples of such policies are part-time work, flexitime and leave schedules.

13. Accurate quantitative and qualitative information on women's actual and potential contribution to economic activity is needed. Definitions, disaggregated data and appropriate classifications, together with qualitative studies and assessments, are necessary for effective planning. The current lack of statistics and studies should be redressed quickly. The development of

methods, including statistics and indicators, to measure the impact of economic policies on women should be considered a priority. Organizations of the United Nations system should support national programmes to obtain such information and should assist national institutions in the acquisition, analysis and use of such information, which in turn should be made available for use in analyses of the world economic situation.

14. Since the family is the main social institution that has had to cope with the effects of the economic crisis, national policies that enable women to determine their own role within that institution should be developed. Measures to enable them to decide on the spacing and number of their children are indispensable. Maintenance and improvement of family planning services, even under conditions of economic crisis, are essential investments.

15. Most Governments have ratified the Convention on the Elimination of All Forms of Discrimination against Women, adopted by the General Assembly by its resolution 34/180 of 18 December 1979, and other international economic legal instruments. These can be used to encourage equal participation of women within existing legal structures, both as a tool for drawing the attention of decision makers to women's rights and as a legal remedy. Women should be made aware of their rights under these conventions and assisted in using these instruments to reach decision makers.

16. The Interregional Seminar drew several conclusions regarding specific adjustment policies: "For devaluation policies, their speed and nature must be examined and refined in order to lessen, as far as possible, the severity of the effects of the resulting price changes. Sharp devaluation may cause such a crisis that recovery is impossible in the short term, thereby sabotaging the goals of adjustment. Price policy should encourage and promote the production of domestically consumed food products. This is important for women, who produce those goods, and crucial for food security. Although this need not conflict with export promotion, it must be an explicit, complementary policy." 1/ In export promotion, and especially in export processing zones, attention to the conditions and potential of women workers, both in the short run and for longer-term development, should be a part of national policy. Efforts should be made to assist women in obtaining credit and other investment resources.

17. At the international level, the objective of the advancement of women should be incorporated into development strategies and policies of international agencies concerned with international economic policy and management. To this end, the participation of women in decision-making, both at the inter-governmental and secretariat levels, should be encouraged. The rights of women even during difficult economic conditions should be maintained, for example, by ratifying and implementing international instruments such as the Convention on the Elimination of All Forms of Discrimination against Women and, as recommended by the Interregional Seminar, by giving consideration to "working out a special protocol to the Convention on social and economic guarantees for women during economic crises". 1/

I. THE WORLD ECONOMIC SITUATION AND ITS EFFECTS

18. Since the beginning of the 1980s, the world economy has been characterized by turbulence so severe as to be labelled a global economic crisis. Developed countries experienced a period of deep recession, followed by recovery and steady growth, but with increased unemployment and income differentials. Many

developing countries have continued to suffer from the recession, and in some regions levels of per capita income are now no higher than those reached in the early 1970s.

19. The origins of this situation have been analysed in depth elsewhere and discussed in other United Nations forums.* For many developing countries, the world economic situation is characterized by inadequate terms of trade and external debt problems, in addition to slow economic growth. A comparison of indicators of economic performance in the 1980s shows that the average growth of output per capita for indebted countries (15 heavily indebted countries and a sample of countries in sub-Saharan Africa) has been 1 per cent, compared with 4 per cent for other countries. Rates of investment are also lower in indebted countries. These consequences of the debt crisis are expected to be felt until the year 2000 if debt relief of sufficient magnitude is not provided soon.** The increase in the debt-servicing burden and a reduced capacity to obtain new external finance for development are reflected in a negative flow of capital to developing countries, a sharp reversal of the positive trend of the 1970s. The net transfer of financial resources of a sample of 98 capital-importing developing countries, in the period 1981-1988, in billions of United States dollars, was as follows: 1981, 41.6; 1982, 11.3; 1983, -0.7; 1984, -9.6; 1985, -25.5; 1986, -20.7; 1987, -25.6; 1988, -32.5. 2/

20. Faced with this situation, the Governments of most developing countries have had to adopt economic policies to rectify short-term problems involving liquidity and longer-term structural problems of their economies. Under the broad heading of structural adjustment policies, many Governments, encouraged by international multilateral institutions, other Governments and private international banking, have had to adopt measures to restrict consumption, increase exports and reduce public sector deficits. In the short run, these policies have brought severe shocks; in the longer run, they have been intended to restructure the economies with a view to making them more efficient.

21. One common immediate effect of such policies was a reduction in the real income of the population through increased costs for essential imported goods or through reduced wages and other remuneration. Another effect was increased unemployment. One major policy consistently applied was to reduce public expenditure, often in social areas. In Latin America and the Caribbean, per capita expenditure on health fell in 14 of the 23 countries for which data are available; per capita expenditure on education decreased in 60 per cent of the Latin American countries from 1979 to 1983. 3/ The primary health-care system was curtailed in one fifth of the African countries, and real per capita expenditure fell in half of the countries in Africa for which data are available. 4/

22. Early adjustment measures had a narrow economic focus and involved a limited range of policy tools. The measures were initially applied without explicit concern for their distributional effects or their impact on specific population segments. After the social cost of the measures began to be

*See, for example, World Economic Survey 1989: Current Trends and Policies in the World Economy (United Nations publication, Sales No. E.89.II.C.1).

**See "External debt crisis and development: report of the Secretary-General" (A/44/628).

evident and it became clear that their effectiveness in dealing with underlying causes was limited, efforts were made to improve international understanding of the wider issue, place it in a longer-term context, emphasize the importance of taking the human dimension into account and, on that basis, make the policy tools more sensitive and effective.

II. NEGATIVE EFFECTS ON WOMEN

23. Determining the effects on women of the world economic situation must begin with an understanding that the basic causes of the situation rest in the international and national economic structures and that there are a combination of short-term and longer-term effects that are not necessarily the same. An examination of the evidence shows that in some areas negative effects on women result from both short-term and longer-term factors. Many of the effects occurred because the economic conditions and the policies to deal with them were superimposed upon socio-economic structures in which equality between women and men did not exist. The international economy is shaped by a combination of market forces and public policies. Just as those forces affect national economies differently depending on their stage of development and degree of diversification and flexibility, so, within countries, the impact upon different sections of the population will vary according to their relative position in society and their ability to create buffers against shocks. The immediate impact of the international economy is transmitted to women through unequal market structures that accentuate existing problems of relational or distributional equality. In the longer run, the impact will depend on the type of policies adopted to make the economy work more efficiently.

24. Structural adjustment policies are strategies and programmes to modify or transform systems and structures to meet the challenges of changed circumstances. While it was not intended that they should fall more heavily on any group, in practice, social, political and economic structures caused some groups (the urban middle class or military élite, for example) to benefit more from the boom of the 1970s, and pre-existing structural inequalities meant that some (women and others with less access to resources such as education, employment and political power) would suffer more in the conditions of the 1980s. The unevenly distributed pressures of structural adjustment programmes may cause these basic imbalances to become more distorted.

25. In such circumstances, women face an acceleration of poverty, declining support for their reproductive and caring roles, and diminished access to resources necessary for survival at a time when their needs are more acute. Lack of recognition of women's unpaid economic activities and the difficulty of assessing the value of many of their social and economic inputs, together with the paucity and unreliability of recent data, make it difficult to quantify some of these problems. There is nevertheless sufficient evidence to show how pre-existing factors magnify and multiply the effects of the crisis on women. The often noted "feminization of poverty", which is occurring in developing and developed countries alike, reflects the underlying structural problems faced by women in the midst of economic change.

A. Women's role in the family

26. The amount of work a woman has to achieve in the household and the conditions under which the tasks must be performed have been indirectly affected by some changes in the international economic situation in recent years. In particular, recession and depressed economic activity often cause substantial

reductions in the income and living standards of households through unemployment at the same time that purchasing power is reduced by wage freezes, higher prices (often augmented by charges for services previously provided at no cost or at much lower cost) and cuts in subsidies. An oversupply of labour may mean real wages will fall even as food prices and inflation continue to increase. Research in Brazil shows that the number of hours an employee had to work each month to purchase a set of basic food items rose from 120 in 1981 to 262.3* by late 1983. 5/ Some general factors identified in the various studies on the phenomenon are described below.**

27. Providing food for family consumption has always required considerable time and energy, but this task has been made even more difficult by shortages of certain products, as well as increased prices for them, resulting from, among other things, import restrictions.

28. In order to alleviate these negative effects, women have had to adjust their behaviour. Whether this "invisible adjustment" entails longer working hours, increased domestic or income-generating activity or other sacrifices, it drains their health and personal resources and curtails their ability to participate in other activities. Their efforts are often hampered by lack of transport and falling levels of appliances, utilities, technology and services such as laundries and crèches. There is little indication that men are increasing their participation in household tasks even when unemployed. Custom, culture and ideology counter the logic and justice of shared responsibility.

29. Women are subject to the pressure of new roles and responsibilities as the number of female-headed households rises throughout the world, a process accelerated by increased male migration for economic reasons and the rapid social changes of the last decade. Women and children have traditionally contributed up to half of the income of poor families. Now, whether men are absent or unemployed, women may become the sole providers. Their ability to do so, however, is constrained by a number of factors. Paradoxically, many of the factors (for example, social pressure and stereotypes, lack of family planning, health and child-care services, and limitations on women's access to education, vocational training and appropriate experience) relate to women's perceived roles in the family when circumstances are forcing them to try new ways of discharging their family responsibilities.

B. Education and health

30. International economic changes have also affected the gains women had been making in the preceding decade in access to education and employment, as well as health.

31. Low levels of economic activity and reductions in public expenditure on education and in other social expenditure have had a negative effect on the progress girls in many developing countries have been making in access to education. The effects of low levels of economic activity seem to have already combined with budgetary cuts to jeopardize some of the gains previously made. In the 1989 World Survey, it is suggested that, after steady improvement, the

*This was more than the legal monthly maximum of 240 working hours.

**For a detailed analysis, see 1989 World Survey on the Role of Women in Development (United Nations publication, Sales No. E.89.IV.2), chapter II.

ratio of girls to boys enrolled in schools, especially second-level (secondary) schools, has begun to fall or to increase at a much slower pace in some developing countries in periods of recession upon the adoption of stabilization or structural adjustment policies. 6/

32. The lack of improvement in the ratio of girls to boys enrolled in schools is the result of both the need for children to earn income (for example, by working in the informal sector) or assist in household productivity (for example, by caring for younger siblings) and the effects of rising school fees and transport, food and equipment costs. It has been estimated that, for a family in Mexico to have the same purchasing power in 1985 that it had with the father's agricultural wages in 1975, the father, the mother and one of their children would have to be employed. 7/

33. When only limited resources are available for education, daughters are more commonly withdrawn from classes than sons. This tendency may well be reinforced by the fact that in parts of Africa, Asia and Latin America, girls have to repeat classes more often than boys in primary school. This was also the case in secondary schools in 26 countries, 22 of them in Africa. 8/ Cultural perceptions of female roles influence this choice, but the fact that it is often harder for girls to find jobs when they finish secondary education may be an even more important factor. A family whose resources are severely limited is likely to make an effort to ensure that children who are most able to contribute to its support will receive adequate education. While this jeopardizes the present and future development of both girls and boys, it will exaggerate present inequalities between the genders and have serious implications for the future health and welfare of the girls in situations where they are faced with more barriers than their brothers.

34. Ironically, while employers' attitudes and the traditional slant of much of girls' training in schools gives boys an advantage in job markets, there is evidence to suggest that girls are more likely to share more of their earnings over a longer period of time with their parents and siblings. Moreover, in view of the accelerated trend towards female-headed households, the implications of women having a lower earning capacity due to insufficient schooling and work experience deserve serious attention.

35. Perhaps because of the decline in per capita expenditure on health, which was mentioned in paragraph 21 above, standards of nutrition have been declining in parts of every developing region since the beginning of the 1980s. Whereas natural disaster and environmental problems have contributed to this, economic recession, unemployment and lower purchasing power, accentuated by reduced food or transport subsidies, have been major factors. Although many people have been directly affected by poverty, epidemics, lower nutritional status, cost increases and reduced access to services and indirectly affected by shortages of supplies, personnel or transport that have impeded health programmes, women have often suffered more because they, together with their children, have special needs and because they are over-represented among the poor. 9/

36. When food is scarce, women are at greater risk if custom decrees that they eat last and least in the family. When malnutrition or food taboos undermine the health of pregnant or lactating mothers (or predisposes potential mothers to disease and reproductive problems), the health of their babies is also imperilled. There is already some evidence 10/ that periods of economic difficulty may be followed by increased maternal mortality, which leaves children disadvantaged in many ways.

37. Maternal and neonatal health are of great importance to infant survival; nutritional standards and living conditions become more important as the child grows. Infant and child mortality rates have risen in a number of countries after having declined for decades. There have been discernable rises in countries that have suffered acutely in the economic crisis, such as Brazil, Ghana and Uruguay. 9/ It is assumed that the situation may have been worse in regions such as sub-Saharan Africa, for which statistics are not available.

38. The impact of the crisis may be gender-specific even among children. Contrary to general statistical patterns, there is increasing evidence that in societies where sons are valued more highly than daughters, mortality rates are higher for females between the ages of 1 and 5. 9/, 10/ When time, food and resources, including medical attention, are scarce, boys may get more and girls less. There is considerable research that testifies to differential health care where there is a traditional bias towards boys. This may be accentuated by rising costs. In one study, it was found that when children were immunized free of charge, about the same number of both sexes were immunized; however, when a small fee was to be paid, the proportion of girls immunized fell by half. 10/

C. The situation of specific groups of women, including rural women

39. The effects of the world economic situation on different groups of women have varied. The extent to which it has created a kind of new poor among women is not yet clear. Women civil servants, however, may have been particularly affected by reductions in public expenditure and in expenditure on wages. The effects of the world economic situation have also made conditions worse for certain groups of women who were already at a disadvantage, such as female heads of household and rural women.

40. Poor rural women, already the most disadvantaged by the distribution of services, access to services and cultural constraints before the crisis, may particularly suffer from its impact. Their capacity to compensate and their productivity are limited, however, by the labour-intensive nature of much of their domestic and agricultural work, and modern technology has not yet lightened their work-load significantly. Rural women have been affected by the emphasis put on cash crops. Attempts to earn cash by selling excess production often require more efforts in both cultivation and marketing. Transport prices and problems can mean that long distances must be covered on foot. The emphasis on cash cropping and the diversion of inputs and infrastructure in that direction may mean women are left with the less productive, more scattered or more distant plots. They may lose control of good farming land if men exert or distort traditional rights as the value of such land rises. Fertilizers, tools and services may become too expensive as markets become more geared to cash-crop production. Research suggests that men devote less of their income to family supplies than women; thus, the wages earned by men's cash-cropping activities may not alleviate female burdens. In addition to resorting to other kinds of income-generating activity if they can, some women may be required by custom to contribute to men's cash-cropping activities.

III. OPPORTUNITIES FOR POSITIVE INTERVENTION

41. One of the effects of the economic crisis has been to create a context in which the need for a different approach to development has been recognized. Countries are increasingly becoming conscious of the fact that a development that overlooks or marginalizes women's issues is neither equitable

nor sustainable, and many national policies now stress the importance of the full integration of women. In developing countries, it is recognized that policies favouring the advancement of women are an integral part of development. For the future, the policies described below can be an asset to countries competing economically at the international level.

A. Investment in female education, training, or health programmes

42. Investment in education, training, or health programmes for women can have many positive implications for society as a whole because of their interdependent effects. There is, at the outset, a clear interdependence between education and health.

43. A higher level of education for women has positive implications for the health of all members of the family. The effects of poverty and recession on nutrition and health are magnified by female illiteracy and lower levels of education. A study in India revealed a mortality rate of 139 per 1,000 among infants born to illiterate rural mothers, whereas the rate for babies whose mothers had completed primary education was 64 per 1,000. In Kenya, the mortality rate was 101 per 1,000 for infants born to illiterate mothers, compared with 82 per 1,000 for infants whose mothers had completed 1-6 years of schooling. 11/

44. Female schooling could help counteract some of the effects of current austerity measures. Maternal education has a positive effect on family health (and, eventually, on higher productivity and lower direct and indirect socioeconomic costs) even without other beneficial inputs. Research in 46 developing countries indicates that a 1 per cent increase in female literacy has three times the effect on infant mortality as a 1 per cent increase in the number of doctors. Two other studies (involving 15 and 33 countries, respectively) found 4-6 years of maternal education to be associated with a 2 per cent drop in infant deaths. According to a study carried out in South America, child mortality dropped as much as 9 per cent for every year of schooling the mother had completed. 12/

45. A combination of maternal education, access to services and higher income will produce a marked effect on mortality rates and health status. A Nigerian study showed that maternal education was associated with a 20 per cent decline in the death rate of children and that provision of health facilities produced a drop of 33 per cent. Moreover, the two factors combined brought about a reduction of 87 per cent. 12/ In a study on Costa Rica, the parallel rises and falls in infant mortality rates and socio-economic conditions were traced from 1926. It showed a strong correlation between lower mortality rates and higher levels of per capita income, education, government investment in both medical and general infrastructure, and a workable social security system. 13/

46. A better level of education is also a pre-condition for more efficient family planning. Lower fertility rates have consistently been correlated with better health for both mothers and children. A woman's age at marriage has a direct effect on maternal and infant mortality and morbidity. Women who have had at least some formal education tend to marry later than those who have not. This difference becomes more marked when girls have been to secondary school. According to a study of four Latin American countries, education was responsible for a 40-60 per cent decline in fertility rates in the last decade. In Brazil, for instance, women who have been to secondary school have an average of 2.5 children, whereas uneducated women have on average 6.5. 12/

47. The state of rural women's health and the size of their families influence their productivity. In addition to the positive influence of female education on lower fertility rates and better health, lower child mortality and a declining need for "replacement" children, there are other effects of better education for rural women that are not always recognized. Literacy and education (the impact of which begins only after some years of schooling and increases thereafter with every year) may lead to usable skills, but productivity may also be enhanced by greater receptiveness to new techniques and technology and an improved ability to obtain credit and available services. Increased confidence and assertiveness may be important assets to women in conservative social environments. The enhanced ability to deal with disequilibrium noted by some researchers as a positive effect of schooling ^{14/} would presumably be of particular value to anyone displaced or bypassed by new technology, cash cropping or social disruption, or in most other negative economic situations.

48. In the 1989 World Survey, it is stated that "there is evidence that inadequate education is more of an obstacle to industrialization and development than lack of physical assets". ^{15/} According to the 1987 World Development Report of the World Bank, "returns to investment have generally been higher in education than in physical assets. Economic rates of return to primary education in developing countries have averaged 26 per cent, compared with estimated returns on physical capital of 13 per cent." ^{16/}

49. Second-level education provides the intake for the third level of study, tertiary (university and post-secondary) education, from which most decision makers and leaders in politics and private management are drawn. Research has shown a positive correlation between greater equality in third-level education and the percentage of women in decision-making positions (EGM/EPPDM/1989/WP.1, table 8). In 1984, however, only 35 per cent of those enrolled in higher education in developing countries were women. ^{17/} Although this represents a significant increase over the 1970 figure of 29 per cent, there has been a concomitant rise in the number of male students, so that the gap between proportionate male and female participation is still considerable in Africa and Asia. In some countries where female enrolments in tertiary education had risen between 1970 and 1980, such enrolments have dropped during the recession. This means that access to positions of power and decision-making in most fields will continue to be skewed in favour of men; further deterioration in the number of potential women decision makers being educated now could turn national plans to integrate women into tokenist rhetoric.

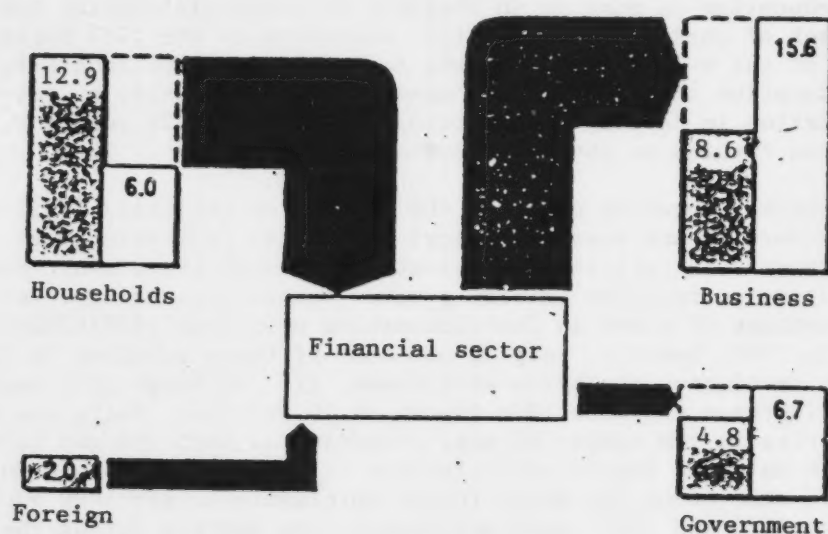
50. Policies that decrease educational opportunity are thus counter-productive to economic growth. Education provides the essential foundation, but implementation strategies must go further. They must focus on ways to achieve gender equity for the future. Emerging demographic and social trends may be as important as economic and technological developments in shaping the demand for labour. Just as the labour force must be equipped to handle future employment, so should public and private employers begin now to adjust to the new components of their work-force and their specific needs.

B. Productive activities of women and increased savings

51. The accumulation of investment capital from diverse domestic sources, both public and private, assumes central importance. In the World Economic Survey 1989, reference is made to a virtuous circle in which rapid growth of per capita income and output fosters higher rates of consumption, savings and investment, which in turn lead to higher rates of income and output. ^{18/}

52. Even in prosperity, foreign capital may finance only a small part of investment in developing countries. It may be very important and include advantages such as foreign expertise or technology transfer. As can be seen from the figure and table below, however, in the majority of the 14 developing countries in a sample, household savings were by far the biggest source of investment capital. Policies to enable women and men to earn enough to contribute to this pool of essential capital would aid them as they aid economic growth. Measures to redress factors that are disadvantageous to women (land redistribution, the provision of credit without conventional collateral, and child-care assistance, for instance) would be investments to stimulate economic vitality and development.

Sources and uses of capital, selected developing countries a/
(Percentage of gross national product)



Key:  Saving  Investment

Source: "Poor man's burden: a survey of the third world", *Economist*, 23 September 1989, pp. 72 ff., based on information from the World Bank.

a/ The countries (and periods) examined were Cameroon (1980-1984), China (1982-1986), Colombia (1970-1986), Côte d'Ivoire (1971-1978), Ecuador (1980-1985), India (1970-1982), Malaysia (1980 and 1985-1986), Philippines (1983-1985), Portugal (1977-1979 and 1981), Republic of Korea (1980-1985), Thailand (1981-1983), Tunisia (1977 and 1980-1984), Turkey (1971-1981) and Yugoslavia (1970-1985).

Average sectoral surpluses, selected developing countries
(Percentage of gross national product) a/

Country and period	Households	Business	Government	Foreign
Cameroon, 1980-1984	4.0	-9.4	2.7	2.8
China, 1982-1986	7.0	-8.1	0.3	0.8
Colombia, 1970-1986	3.5	-4.6	-0.2	1.3
Côte d'Ivoire, 1971-1978	1.5	-7.7	1.3	4.4
Ecuador, 1980-1985	5.1	-6.8	-2.5	5.0
India, 1970-1982	5.5	-1.2	-5.5	1.1
Malaysia, 1980 and 1985-1986	16.8	-7.2	-12.2	1.7
Philippines, 1983-1985	9.1	-7.0	-3.6	2.9
Portugal, 1977-1979 and 1981	14.3	-16.1	-7.3	7.6
Republic of Korea, 1980-1985	7.0	-13.4	1.1	5.2
Thailand, 1981-1983	6.8	-6.5	-4.3	5.7
Tunisia, 1977 and 1980-1984	2.1	-13.7	2.5	9.1
Turkey, 1971-1981	7.7	-11.0	-0.9	3.2
Yugoslavia, 1970-1985	7.0	-8.2	0.7	1.2
Average (weighted)	6.9	-7.0	-1.9	2.0
Self-financing ratio b/	215	55	72	-

Source: "Poor man's burden: a survey of the third world", *Economist*, 23 September 1989, pp. 72 ff, based on information from the World Bank.

a/ Sectoral surpluses may not sum to zero where figures have been derived from independent sources.

b/ A self-financing ratio is a sector's saving as a percentage of its investment.

53. The increasing participation of women in income-generating activity will have a positive effect on productivity and investment; conversely, it has been established that economic constraints and low levels of socio-economic investment inhibit progress for women, which is more likely to occur in an economic environment with higher levels of spending and prosperity made possible by economic growth. Given the advantages accruing from facilitating women's income-generating capacity, an attempt to reduce public expenditure by

cutting education and health services may be short-sighted. Savings made by reducing services or improving consumer charges for health and family planning services may be far outweighed by the eventual costs.

54. Many specific measures to increase women's participation in savings and investment revolve around credit. When they seek finance, women often face high barriers. Old forms of socio-economic organization, dependent on traditional control of resources, may be reinforced by banking and commercial practices inappropriate to the economic and cultural settings in which they have been transplanted. Perhaps a crisis as widespread and grave as the present one is necessary to jolt such disparate but ingrained formulas into relevance to contemporary needs. In a recent evaluation of the Grameen Bank, set up in Bangladesh in 1976, reference is made to the impetus of the creative energy released by the country's independence, which became a stimulus for the establishment of an institution that broke away from many long-established administrative, social and cultural norms to become one of the most successful ventures to support and mobilize the landless and rural poor. 19/

55. Sixty-nine per cent of the Bank's 200,000 borrowers are women who would otherwise have had no access to credit except through exploitative money-lenders. The Bank's fundamental aims of supplying capital to those usually excluded from financial services and reinforcing its policies by including the participation of its clients, whom it prefers to call "members", together with a series of interrelated socio-economic functions, mark its approach as revolutionary. Yet its sustained and expanding achievements can be verified by the most conventional criteria. Independent evaluations show its significant success in alleviating poverty, providing employment and income-generating activities and creating assets for rural women. The incomes of its members, whose collateral is not material assets but the mutual accountability and responsibility of all members of its basic groups of poor people, are estimated to have risen by 60 per cent. Its default rate is 3 per cent, compared with rates of 40-60 per cent in other credit programmes. Its experience coincides with that of other organizations, which have found women to be more reliable in their repayments. Eighty-four per cent of the women have had no overdue repayments, compared with 74 per cent of the men. 19/

56. The Grameen Bank and institutions such as Women's World Banking offer alternative approaches and models for innovative action that allows women to improve personal and family standards and to contribute to economic growth as both consumers and producers. They work extensively with and receive substantial support from other bodies, including the United Nations Children's Fund, the International Fund for Agricultural Development and national donor agencies. On a smaller scale, there are many equally encouraging examples of women responding to new survival needs by transforming traditional institutions and value systems into networks for collective economic activity and support. Savings clubs now exist in many countries and in every region to help women out of poverty and provide potential entry points for participation in economic activity and the development process in general.

57. Whether in Central America or the Sahel, such institutions share certain features that may serve as guidelines for policies to ameliorate the effects of the economic crisis on women: they are based on a concept of mutual support to achieve generally accepted aims; they are basically designed and carried out by the participants; and they capitalize on their actual assets. The results are projects and methods that are culturally appropriate, in terms of being both manageable and comprehensible, and flexible enough to respond to new demands. Such intangible features are better determinants of practical success than conventional credit procedures involving high overhead, bureaucratic procedures and a complex system of guarantees and collateral.

58. Examples of accepted institutions adapting to meet changing needs are the Self-Employed Women's Association (SEWA) and the SEWA Bank in India. SEWA developed out of the women's group of a conventional trade union when the women realized its focus on formal employer-employee relations could not protect or further the interests of self-employed workers, poor women and women from the lower castes. It became an independent union in 1972 and at first operated as an intermediary to facilitate transactions between poor women's groups and the banks. The difficulties each party had in understanding the requirements of the other led SEWA to form its own bank in 1974. The SEWA Bank has proved itself a viable financial institution, though its methods and norms are different from those of most other credit sources. Its lending criteria emphasize the personal and social circumstances of the client, rather than purely economic factors. The Bank, the borrower and the poor women's group support and share responsibility for loan repayment. By 1988, SEWA had 21,000 members, organized in small groups according to the nature of their work activities, and the SEWA Bank had a repayment rate of nearly 90 per cent. 20/ The constituency of the SEWA Bank is comprised of poor women in the informal sector: (a) produce vendors and traders; (b) home-based producers of garments, food products, handicraft etc.; and (c) agricultural labourers construction workers, laundry workers etc. The Bank provides not only credit to them, but also a range of other services to enable them to maximize their use of money. SEWA has continued its function as a union for the self-employed and has been instrumental in gaining important rights for them. Its success may be attributed to a number of factors: its filling an obvious and previously unmet need, its integrated approach and its development of a collective consciousness among its members. One feature warrants particular emphasis: SEWA evolved through different stages with the continued participation of poor women and at a level that was not foreseen at the outset. 20/

C. Policies for specific economic sectors

59. Targetting women as part of economic policies is further justified by the fact that they are often well represented in economic sectors that are essential to economic growth and development, especially sectors that will determine the future assets of a given country in international competition. These include the so-called informal sector, the service sector, industry, export-processing zones and food production.

1. Informal sector

60. In many countries, the economic crisis has been less a matter of women being fired from their jobs than of women being pushed into the labour market out of economic necessity. One characteristic of economies world-wide has been the expansion of the informal sector. This has had a greater impact on women, whose participation in the informal sector is higher than men's. 21/ Thus, the working conditions in this sector are of particular relevance to the present analysis.

61. Most women in the informal sector work for wages in the unregulated and small-scale segment of the service industries, for example, as domestic servants or as low-paid workers in laundries, restaurants, sewing shops and beauty parlours. Where women predominate in number, the pay rates are almost always the lowest; where men and women are both employed in the same type of work, men usually receive higher pay. This means that women have to work longer hours or produce more to earn the same amount, whether they are casual workers or employees in small establishments.

62. Recent evidence puts the median age for women in the informal sector at around 30, which suggests that most have family responsibilities. Women's urgent need to meet those responsibilities, their poverty and their lack of legislative protection or labour organizations result in their having no bargaining power at all. The market flexibility is on the side of the employer, who has an increasing pool of poor and unemployed to draw from, while the employee can either accept the exploitative rates and conditions offered or reject them with little hope of finding something better elsewhere.

63. Self-employed workers in the service, manufacturing and trading sections of the informal sector have better opportunities to earn more. A large proportion of the street vendors and small-scale traders are women. Sexual division of labour and restricted funding normally mean that women are concentrated in areas of low capital intensity, such as petty trading and services, while male own-account workers predominate in areas with the highest potential return, where more capital and training, to which women have less access, are needed.

64. Family responsibilities, which force many women into the informal sector, also constrain their participation in it. A growing number of women do piece-work for the clothing and textile industries and produce light consumer goods at home, thus combining wage labour with their unpaid domestic work. Such manufacturing outwork, while offering this advantage to women, is sometimes preferred by companies because they can pay lower wages to the unprotected and scattered women who make up most of this new, home-based work-force. Sub-contracting is likely to expand in response to demands for exports and higher productivity at lower cost. New technology and organizational approaches will make it more attractive in the future. This trend needs careful monitoring to protect the outworkers from exploitation and to ensure that they too can profit by expanding their skills and incomes as the system itself expands. Worker co-operatives and associations are needed to provide bargaining power and programmes to make workers aware of their rights and potential support.

65. To regard the informal sector as little more than a "labour sponge" to take up the work-force the formal sector cannot absorb or as a conglomerate of small-scale personal adjustment mechanisms is to overlook its importance and potential for economic growth. In Africa, the informal sector now employs one sixth of the total labour force and contributes one third of the region's non-agricultural gross domestic product. 22/ It deserves assistance. The cost of relevant training and infrastructure and the supply of credit, advisory, legal and child-care services, for example, represent investments in present and future growth. They should be recognized and designed as such, not as consumption or welfare expenditure. The cost is not always high: a recent study of 12 African countries found the average cost of job creation in the informal sector to be about \$US 125. 22/ Government attention to the informal sector is often confined to a maze of petty regulations more likely to hinder entrepreneurship than help it. In this sector, in which initiative is such a crucial factor, facilitation should not be confused with over-regulation. Government assistance could take more pragmatic forms by using the individuals and networks in the informal sector as instruments for the distribution of goods (donor-supplied food) and services (child care, health education). The demonstrated capabilities of those already productive in spite of considerable odds and the incentive value of the increased availability of goods and services also suggest that the informal sector could be a responsive target for development. It offers the promise of productivity directed by market forces, whose beneficial effects could be magnified by gender-sensitive public policy.

2. Service sector

66. The service sector may play a significant role in absorbing excess labour when there is only limited opportunity in other fields and it employs a high proportion of women workers. It has been estimated in countries of the Organisation for Economic Co-operation and Development, for example, that the high concentration of women in the service sector protected them against the effects of the recession of the period 1974-1975. ^{23/} A discouraging feature common to producer services (in finance, insurance and real estate, for example) and final consumption services (such as trade, restaurants, hotels, and community, social and personal services), however, is that women are clustered in the lowest paying, least influential jobs.

67. Technological advances in communications and informatics have provided more jobs for women in the third world as various processes are relocated from developed countries to those where lower pay scales and looser industrial regulations prevail. Banks, airlines and publishers are already taking advantage of these possibilities. Women need skills, organization, legal literacy and support so that they will not be at a disadvantage in this expanding area. Their continuing and enlarged participation will depend on careful monitoring of rapid technological developments to ensure that their training and support systems keep pace with those developments.

68. Policies to meet the current needs of the many part-time, temporary and distance workers in the burgeoning service sector may broaden individual and national opportunities in the future. Upgrading women's skills to facilitate their participation in services that support and stimulate economic activity (transportation, communications, engineering, research, design and planning, for example) would have positive and far-reaching effects. As stated in the 1989 World Survey, "the development of producer services, which are a product of knowledge and information, and a source of value-added revenue, is not a luxury but a prerequisite if developing countries are to become internationally competitive. A continuous effort to upgrade human resources will thus be one of the most crucial elements in development policy." ^{24/}

3. Industry

69. Industrial development is widely seen as a key to economic growth, to improved trade deficits as a result of manufacturing for export and/or import substitution and to increased employment and opportunities for generating income available for domestic investment. By keeping demand for labour high, industrial development can alleviate poverty and diminish income inequality, as the experience of selected developing countries of east Asia shows. Market forces and economic pressure alone, however, as expressed in demand for either labour or employment, will not ensure women's integration into industrial development if certain barriers are not removed by public policies.

70. Legal impediments to women's equal access to jobs, just wages, benefits and security must be removed. Their right to participate in trade union and other activities should be inalienable. Steps to ensure their legal literacy are essential if women are to be able to take advantage of their rights. The provision of adequate, acceptable and affordable child care, family planning, and health services should be part of all human resource development programmes. Should the costs appear too large for enterprises, Governments might consider the relative returns of transferring some of the resources being spent on subsidies and incentives for investors to social support mechanisms in order to support a labour force rendered more valuable by appropriate training.

71. The issue is not merely to maintain or increase jobs for women in industry, but to improve the quality, range and level of those jobs. A critical mass of aware female workers is essential if women are to have any real influence in policy-making in enterprises, unions and employer associations. That industry is often insensitive and hostile to women's interests, both as workers and as consumers, may perhaps be attributed to the lack of women at high levels of industry.

72. A significant trend in manufacturing employment is the declining importance of manual skills. Advanced production techniques and the development of new products have already begun to displace unskilled and semi-skilled workers in developed and some selected developing countries. In time, the number of low-level jobs held by women in the third world will not only be reduced, but changing technology will erode the comparative advantage provided by cheap labour in world markets. The skills of the work-force will have to be upgraded to keep pace with international developments, a process that should be accompanied by redirection in education.

73. Industries such as food and drink processing, pharmaceuticals and chemicals and some agricultural sectors, all of which employ a significant number of women, are already undergoing considerable transformation. Workers are being displaced by new production techniques that render them redundant. The search for new products, markets and manufacturing methods will surely be intensified as the need for competitive advantage increases. Effective programmes for human resource development must include changing educational and institutional structures to equip women and men to work in these industries not only as part of a highly skilled labour force, but as people qualified and experienced enough to manage and direct them.

4. Export-processing zones

74. Export-processing zones are one of the direct links between women and the international economic system. They provide interesting possibilities for intervention for several reasons. They are attractive to Governments seeking to increase export earnings and employment. Participation usually depends on negotiation between Government and enterprises and on a balance of public policy and market forces; the nature of the export-processing zones and the multinational enterprises that initially predominated in them is changing, which suggests that there are opportunities for incorporating new elements. Moreover, continuing controversies regarding the principles and practices of export-processing zones create an atmosphere that is potentially open to modification and experimentation.

75. Export-processing zones may be defined as a clearly delineated industrial estate that constitutes a free trade enclave in the customs and trade régime of a country, where foreign manufacturing firms producing mainly for export benefit from a certain number of fiscal and financial incentives. It is estimated that, by the mid-1990s, almost half of the developing countries will have export-processing zones. The zones have been appraised as an economic success in a number of countries and have become a key economic policy instrument for the Governments of developing countries, especially in the context of adjustment policies. Export-processing zones have developed by attracting into the salaried labour force young women workers who, in other circumstances, may not have looked for industrial jobs. It is estimated that 1 million of the 1.3 million workers in the export-processing zones are women. According to data from the International Labour Organisation (ILO), in at least five of

the countries most actively involved in export-processing zones, more than 85 per cent of the workers in the zones are women; in only two of the countries is the figure below 50 per cent. 25/

76. ILO research reveals that the high share of women workers in export-processing zones seems unrelated to the social traditions, economic factors and cultural values that determine the level of participation of women in the rest of industry. 25/ Instead, the very nature of the industries in such zones determines the high rate of participation of women. Where export-processing zones are characterized by a single type of product, women predominate; where such zones have a diversified industrial structure, the representation of women is lower. The high share of women may be due to the low wages paid; it may also be related to a perceived need for lower levels of skill or for a higher level of manual dexterity and the ability to maintain a certain level of attention in tedious and repetitive tasks, characteristics employers generally attribute more to women than to men.

77. The introduction of a certain type of industry into a country may break traditional rules regarding women's participation in the economy; it may attract on the labour market women who may not have looked for jobs under other circumstances, due to cultural norms. The hypothesis that export-processing zones have generated additional demand for work is corroborated by the fact that the creation of such zones has usually not generated any reduction in the formal unemployment rate of women. This means that, to a certain extent, the old but questionable economic rule according to which "supply creates its own demand" may be true for women's demand for jobs. A policy to include more women in economic activity would have to develop programmes based on industries employing women.

78. The high share of young women among the workers in export-processing zones may not be a permanent characteristic. An increase in the proportion of men has been observed where the jobs in export-processing zones have a high turnover, and young women rarely stay more than five years in such jobs. The proportion of women workers may also decline in the coming years as a result of efforts to attract men to the zones by reducing wage differentials between men and women. Thus, it is important that policy makers adopt a position on whether the high proportion of women in the export-processing zones should be encouraged. In particular, young women, in school or at home, should be trained to work in industries that are likely to develop in the future of the export-processing zones.

79. Other factors in women's participation in export-processing zones are the working conditions and type of employment created in the zones. Employment conditions in export-processing zones have been noted by ILO to include low wages, poor maternity and social security coverage, poor occupational health and safety provisions, and the lack of labour inspections. 26/ It is important to examine why jobs in export-processing zones have a high turnover among women and determine which policies could be adopted to retain them in the labour force.

5. Food production

80. While world population continues to increase, food production has slowed or fallen in most developing areas. In 1988, 58 of 108 reporting developing countries did not increase per capita food production. One third of the countries in the Far East, 44 per cent of the countries in the Near East, 54 per cent of the countries in Latin America and the Caribbean and two thirds

of those in Africa suffered declines in per capita food production (E/1989/97, para. 24). The growth rate of per capita agricultural production for Africa as a whole was 0.8 per cent for the period 1987-1988 (E/1989/97, table 4), and it has been estimated that production must grow at a rate of at least 4 per cent to ensure food security for the next generation.

81. The spectre of hunger and the need for structural reform underline the urgency of regarding the agricultural sector as a focal point for policies to increase productivity in the interests of self-sufficiency, alleviation of hunger and malnutrition, stimulated domestic consumption and growth, and future development. The major role of women in food production makes intervention to assist them in this sector a matter of priority.

82. The statistical underestimation of women's work in agriculture is one of the major factors contributing to the neglect of female rural workers in many national policies. Research and data are needed in order to make possible a better evaluation of their role, which is the first step towards providing appropriate support systems. Such an evaluation should include an assessment of their function in the production and control of resources, as well as support for them in carrying a triple load of socio-economic responsibilities: in their families, in food production and in other forms of economic activity.

83. Both export-oriented and import substitution policies could utilize women in small-scale non-farm production in the informal or rural industrial sector. Women farmers in developing countries may be particularly hard hit if their services are replaced by new technologies unless steps are taken to incorporate them into paid activity elsewhere. Production substitution (for example, the substitution of cane sugar, a vital export in a number of developing countries, for other temperate zone crops) must be taken into account in general economic planning and in designing educational structures and allocations.

84. Policies to develop food crops for export and local consumption could better integrate women's needs, skills and labour in some countries, alleviating dependence and deprivation at the same time. Better strains could be developed of the crops women grow. Higher prices, or the removal of controls that lower the value of women's food crops, would mean more incentives for production and innovation. Whereas state intervention often either bypasses women farmers or manipulates the market so that they indirectly subsidize urban, industrial or political interests, it could also be utilized to dismantle institutions, policies and laws that determine who controls or receives the returns on their labour.

85. The dependence of so many countries on food imports and the fact that so much food is exported (E/1989/97, paras. 19-21 and table 3) for processing elsewhere would suggest that food-processing industries, traditionally major employers of female labour, are a logical component of linked rural industrial development. Limited markets, high costs, especially for imported technology, and a shortage of trained labour have been suggested as deterrents. Utilizing the large pool of human capital represented by landless rural women, both as labour and as a means of developing appropriate technology, would increase local incomes and make possible the expansion of domestic markets.

86. Rural women have particular needs that must be met if poverty is to be alleviated and productivity is to rise. Agrarian programmes and land reform that guarantee their access to an equitable share of all productive resources are fundamental. This implies their integration into the mainstream of

development strategies rather than marginalization or diversion into specific women's projects that may be of relatively little value to them or the overall economy in the long run. This may require legal change, better training and measures to overcome traditional bias. Adequate support services will be needed. Technological and organizational innovation should be planned so that it does not put women at a greater disadvantage or displace them. Steps to enable women to participate in areas of the agricultural sector that are being stimulated by structural adjustment programmes should be intrinsic to economic planning. These must include measures to facilitate women's direct employment access to credit.

Notes

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